

ILLINOIS DEPARTMENT OF INSURANCE

SUMMARY SHEET

 Change in Company's premium or rate level produced by rate revision effective 7/15/06

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability Private Passenger Commercial		
2. Automobile Physical Damage Private Passenger Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other <u>Dentist's Package Policy</u> Line of Insurance	\$5,130,896	+0.60%

Does filing only apply to certain territory (territories) or certain classes? If so, specify: No, all classes and territories are affected by this rate revision.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): Rates for buildings (excluding earthquake) and rates for business personal property (including earthquake) have been revised. Also, the \$2,000,000 liability limit increment factors have been revised for a total overall net effect of +.60%.

NOT MEDICAL LIABILITY

*Adjusted to reflect all prior rate changes.

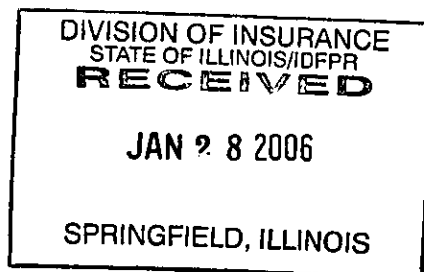
**Change in Company's premium level which will result from application of new rates.

The Cincinnati Insurance Company

Name of Company

Connie Peteronies - Senior Filings Specialist

Official - Title



ILLINOIS DEPARTMENT OF INSURANCE

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 5/1/06

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability Private Passenger Commercial		
2. Automobile Physical Damage Private Passenger Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other <u>Rental Dwelling</u> Line of Insurance	\$235,496	+7.01

Does filing only apply to certain territory (territories) or certain classes? If so, specify: No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): Rate increase See the attached exhibits for rate change detail.

*Adjusted to reflect all prior rate changes.

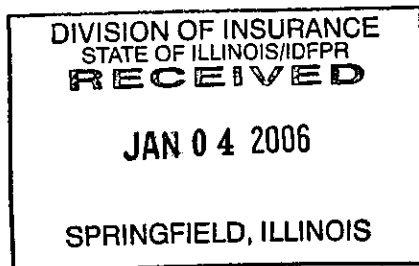
**Change in Company's premium level which will result from application of new rates.

The Cincinnati Insurance Company

Name of Company

Matt Terrell - Personal Lines Analyst

Official - Title



SUMMARY SHEET

Form (RF-3)

Change in Company's premium or rate level produced by rate revision effective 5/1/2006

(1)	(2)	(3)
Coverage	Annual Premium Volume (Illinois)*	Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other - Personal Umbrella	\$3,751	1.7%
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify: No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

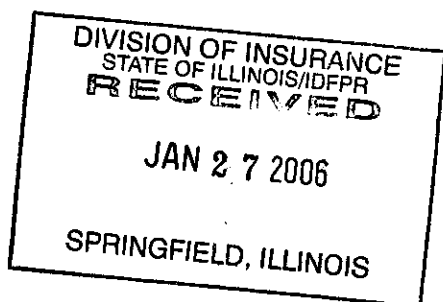
Revised a few ancillary premiums.


* Adjust to reflect all prior rate changes.

** Change in Company's premium level which will result from application of new rates.

COLUMBIA MUTUAL INS. CO.

Name of Company




 Official - Title
 Dennis McVay, CPCU
 Director, Research & Development

SUMMARY SHEET

Form (RF-3)

Change in Company's premium or rate level produced by rate revision effective 5/1/2006

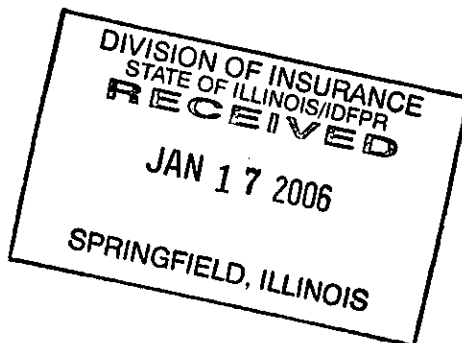
(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other <u>Businessowners</u>	\$624,324	+0.19%
Line of Insurance		

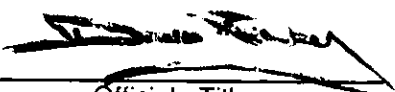
Does filing only apply to certain territory (territories) or certain classes? If so, specify: No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): Modified and added several coverages to our Premier Endorsement.

- * Adjust to reflect all prior rate changes.
- ** Change in Company's premium level which will result from application of new rates.

Columbia Mutual Insurance Co.
Name of Company




Official - Title
Dennis McVay, CPCU
Director, Research & Development

SUMMARY SHEETChange in Company's premium or rate level produced by rate Revision effective 6/1/06

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other <u>BOP - FRP</u>	<u>\$651,590 (2004)</u>	<u>+.99%</u>
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

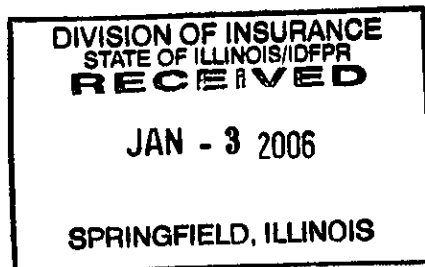
Certain Class Franchised Family Restaurant Classes - 09001 Without Table Service and
09011 with Table Service

Brief description of filing. (If filing follows rates of an advisory Organization, specify organization):

Revised Enhancement Endorsement rule pages BPFR-4a, 4b, 4c & 5a dated June 1, 2006 replace
same pages dated August 1, 2004 to add coverages and revised base rate and rating for new
coverages in revised Enhancement endorsement CW 24 84 03 06 filed in CWG-05-IL-066.

* Adjusted to reflect all prior rate changes.

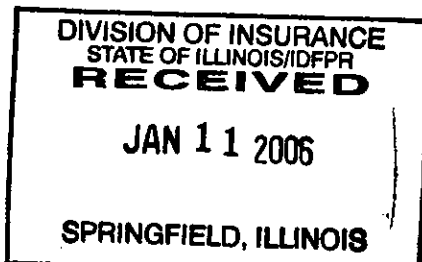
** Change in Company's premium level which will result from application of new rates.



Continental Western Insurance Company
 Name of Company

Vicki Ashbacher, Research Analyst
 Official - Title

Form (RF-3)



SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective February 1, 2006

(1) <u>Coverage</u>		(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1.	Automobile Liability		
	Private Passenger		
	Commercial		
2.	Automobile Physical Damage		
	Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other	53,551	+15.0%
	Other Liability -		
	Employment Practices		
	Liability		
	Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

This filing proposes an increase of +15.0% on our Employment Practices Liability rates.

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will result from application of new rates.

Florists' Mutual Insurance
Company
Name of Company

Andrea Snell, Actuarial Analyst
Official - Title

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective
April 1, 2006 new business, May 1, 2006 renewal business

(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+ or -) **
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other <u>Motorcycle</u>	\$3,367,682	-2.0%
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:
No

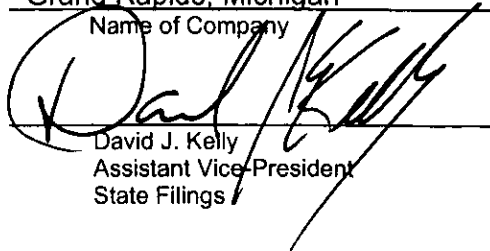
Brief description of filing. (If filing follows rates of an advisory organization, specify organization):
Revision to the Rule, Rate and Form Sections

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will
result from applicable of new rates.

Foremost Insurance Company
Grand Rapids, Michigan

Name of Company


David J. Kelly
Assistant Vice-President
State Filings

Form (RF-3)

SUMMARY SHEET

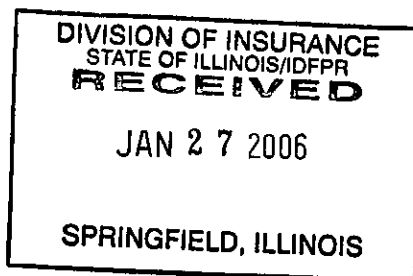
Change in Company's premium or rate level produced by rate revision effective 1/14/2006 - 3/1/2006

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Commercial	\$235,852.	+3.5%
Property		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:
No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):
Revising Company Loss Cost Multiplier and County Territorial Multipliers.

- * Adjusted to reflect all prior rate changes.
** Change in Company's premium level which will result from application of new rates.



GuideOne America Insurance
Name of Company

Scott Reddig, Vice President &
Actuary
Official - Title

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 1-14-2006 / 3-1-2006

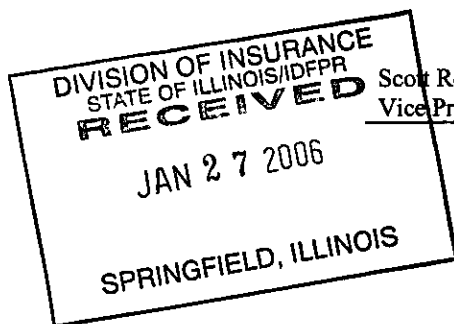
	(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1.	Automobile Liability		
	Private Passenger		
	Commercial		
2.	Automobile Physical Damage		
	Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other Commercial General Liability	\$246,820.	-0.9%

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will result from application of new rates.

GuideOne America Insurance Co.

Name of Company



Scott Reddig, FCAS, MAAA
Vice President & Chief Actuary
Official - Title

H29219D

Form (RF-3)

SUMMARY SHEET

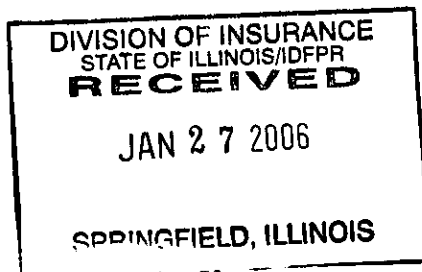
Change in Company's premium or rate level produced by rate revision effective 1/14/2006 - 3/1/2006

(1) <u>Coverage</u>		(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1.	Automobile Liability Private Passenger		
	Commercial		
2.	Automobile Physical Damage Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other Commercial	\$1,128,719.	+7.7%
	Property		
	Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:
No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):
Revising Company Loss Cost Multiplier and County Territorial Multipliers.

- * Adjusted to reflect all prior rate changes.
** Change in Company's premium level which will result from application of new rates.



GuideOne Elite Insurance
Name of Company

Scott Reddig, Vice President &
Actuary
Official - Title

H29219D

Form (RF-3)

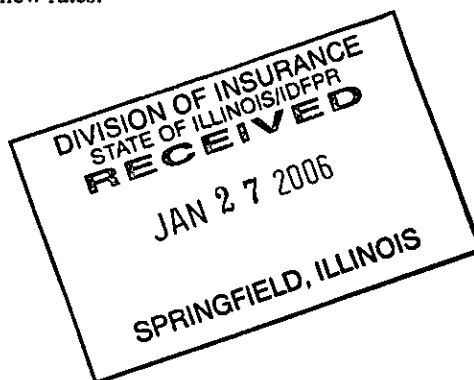
SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 1-14-2006 / 3-1-2006

(1) <u>Coverage</u>		(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1.	Automobile Liability Private Passenger Commercial		
2.	Automobile Physical Damage Private Passenger Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other Commercial General Liability	\$426,138	+1.3%

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will
result from application of new rates.



GuideOne Elite Insurance Co.

Name of Company

Scott Reddig, FCAS, MAAA
Vice President & Chief Actuary

Official - Title

H29219D

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 1-14-2006 / 3-1-2006

(1) <u>Coverage</u>		(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1.	Automobile Liability Private Passenger Commercial		
2.	Automobile Physical Damage Private Passenger Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other Commercial General Liability	\$1,277,222.	+2.5%

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Adopting ISO Circulars (incl Loss Costs), revising multipliers, and misc changes.

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will result from application of new rates.

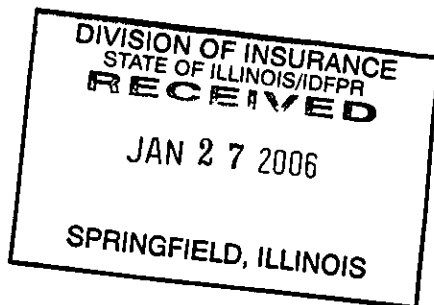
GuideOne Mutual Insurance Co.

Name of Company

Scott Reddig, FCAS, MAAA
Vice President & Chief Actuary

Official - Title

H29219D



Form (RF-3)

SUMMARY SHEETChange in Company's premium or rate level produced by rate revision effective 1/1/2006 - 3/1/2006

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other Commercial	4,942,708	+6.9%
Property		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

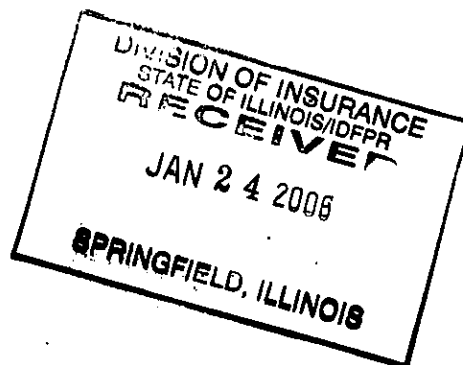
No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Revising Company Loss Cost Multiplier and County Territorial Multipliers.

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will result from application of new rates.

GuideOne Mutual Insurance

Name of Company

Scott Reddig, Vice President &

Actuary

Official - Title

H29219D

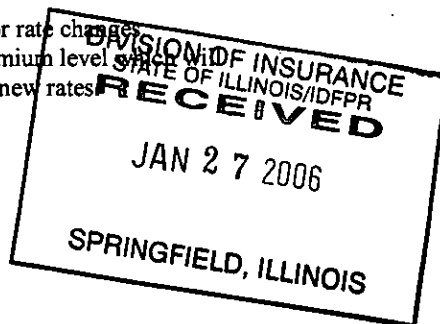
SUMMARY SHEETChange in Company's premium or rate level produced by rate revision effective 1/14/2006 - 3/1/2006

(1) <u>Coverage</u>		(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1.	Automobile Liability		
	Private Passenger		
	Commercial		
2.	Automobile Physical Damage		
	Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other Commercial	\$3,224,093.	+7.6%
	Property		
	Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:
NoBrief description of filing. (If filing follows rates of an advisory organization, specify organization):
Revising Company Loss Cost Multiplier and County Territorial Multipliers.

* Adjusted to reflect all prior rate changes

** Change in Company's premium level shall result from application of new rates

GuideOne Mutual Insurance
Name of CompanyScott Reddig, Vice President &
Actuary

Official - Title

SUMMARY SHEETChange in Company's premium or rate level produced by rate revision effective 1/14/2006 - 3/1/2006

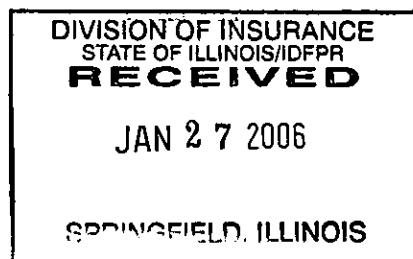
(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Commercial	\$271,957.	+3.5%
Property		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):
Revising Company Loss Cost Multiplier and County Territorial Multipliers.

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will
result from application of new rates.GuideOne Specialty Mutual
Insurance

Name of Company

Scott Reddig, Vice President &
Actuary

Official - Title

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 1-14-2006 / 3-1-2006

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other Commercial General Liability	\$355,450.	+4.4%

* Adjusted to reflect all prior rate changes.

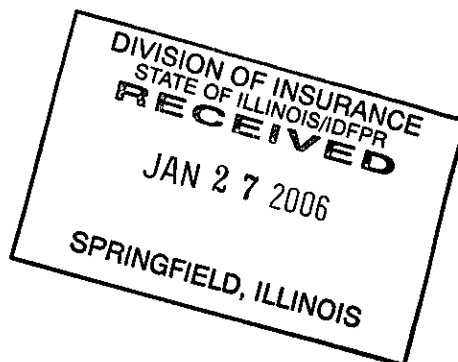
** Change in Company's premium level which will result from application of new rates.

GuideOne Specialty Mutual
Insurance Co.

Name of Company

Scott Reddig, FCAS, MAAA
Vice President & Chief Actuary
Official - Title

H29219D



Form (RF-3)

SUMMARY SHEETChange in Company's premium or rate level produced by rate revision effective 1-1-2006 / 3-1-2006

(1) <u>Coverage</u>		(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1.	Automobile Liability		
	Private Passenger		
	Commercial		
2.	Automobile Physical Damage		
	Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other Commercial General Liability	\$2,305,630	+2.2%

* Adjusted to reflect all prior rate changes.

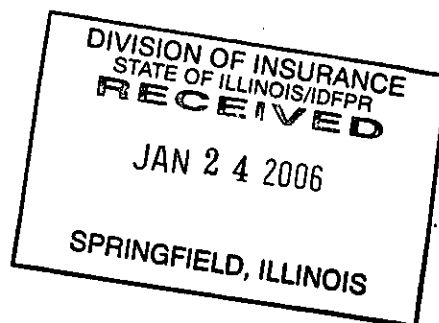
** Change in Company's premium level which will result from application of new rates.

GuideOne Specialty Mutual
Insurance Co.

Name of Company

Scott Reddig, FCAS, MAAA
Vice President & Chief Actuary
Official - Title

H29219D



Change in Company's premium or rate level produced by rate revision effective

NB & RNLS effective 5/1/06

(1)	(2)	(3)
Coverage	Annual Premium Volume (Illinois)*	Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other Commercial Umbrella	\$29,455	-5.4%
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

N/A

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

With this filing, it is our intent to make two amendments to the Commercial Umbrella rating formula under our company rule exception to the ISO Rule 39. These changes are:

- We are introducing an easy-to-rate umbrella to write over certain types of our BOP insureds. This umbrella product will be called Rapid Rate Umbrella. The coverages are the same, meaning the ISO forms and rules apply to the Rapid Rate umbrella, however, the Rapid Rate rating formula introduces a flat annual premium charge for either a \$1,000,000 limit or a \$2,000,000 limit. The rating rules will contain the eligibility criteria for Rapid Rate. These are rules and not guidelines. Any BOP insured that falls outside the eligibility criteria is eligible for an umbrella policy rated using the traditional rating approach.
- For all other insureds, including those BOP insureds not eligible for Rapid Rate, the traditionally rated umbrella policy continues to be available. Changes to the traditionally rated umbrella are:

The minimum acceptable underlying limits are \$1,000,000/\$2,000,000 for general liability, \$1,000,000 for automobile, \$100/100/500,000 for employers liability, and \$1,000,000/\$2,000,000 for the professional liability, directors and officers, errors and omissions or other miscellaneous exposures. Consequently, the excess factors for underlying limits lower than the new minimum underlying limits are being withdrawn.

The minimum premium structure is amended to reflect minimums by catastrophe group (low, moderate or high) only. The previous structure of assigning minimums by the underlying GL product (i.e. BOP, CBOP, GL) will be withdrawn.

The minimum premiums have been divided to reflect minimums by umbrella layer. The minimum premiums for the layers above \$1,000,000 are less than the \$1,000,000 layer. In general, most insureds with a higher layer MP policy will experience a decrease in premium. This varies by state according to the former minimum premiums.

These changes result in an overall rate impact -5.4%. Attached you will find revised manual pages to assist in your review.

Attached: (IL) CU-HE-3, Fourth Reprint, May 2006
 (IL) CU-HE-4 and (IL) CU-HE-5, Third Reprint, May 2006
 (IL) CU-HE-6 and (IL) CU-HE-7, Second Reprint, May 2006
 (IL) CU-HE-8, Original Printing, May 2006

Withdrawn: (IL) CU-HE-3, Third Reprint, February 2006
 (IL) CU-HE-4 and (IL) CU-HE-5, Second Reprint, February 2006
 (IL) CU-HE-6 and (IL) CU-HE-7, First Reprint, November 2005

Rule of application: These changes shall be applicable to all policies effective on or after May 1, 2006.

Your favorable consideration will be appreciated.

DIVISION OF INSURANCE
 STATE OF ILLINOIS/IDFPR
RECEIVED

JAN 27 2006

SPRINGFIELD, ILLINOIS

Harleysville Insurance Company

Name of Company

Sherry Walter

Sherry Walter

State Filing Analyst

Official - Title

Form (RF-3) – Harleysville Lake States Insurance Company

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective

NB & RNLS Effective 5/1/06

(1) Coverage		(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1.	Automobile Liability		
	Private Passenger		
	Commercial		
2.	Automobile Physical Damage		
	Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Commercial Umbrella	\$1,397,402	-5.4%
	Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

N/A

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

With this filing, it is our intent to make two amendments to the Commercial Umbrella rating formula under our company rule exception to the ISO Rule 39. These changes are:

- We are introducing an easy-to-rate umbrella to write over certain types of our BOP insureds. This umbrella product will be called Rapid Rate Umbrella. The coverages are the same, meaning the ISO forms and rules apply to the Rapid Rate umbrella, however, the Rapid Rate rating formula introduces a flat annual premium charge for either a \$1,000,000 limit or a \$2,000,000 limit. The rating rules will contain the eligibility criteria for Rapid Rate. These are rules and not guidelines. Any BOP insured that falls outside the eligibility criteria is eligible for an umbrella policy rated using the traditional rating approach.

- For all other insureds, including those BOP insureds not eligible for Rapid Rate, the traditionally rated umbrella policy continues to be available. Changes to the traditionally rated umbrella are:

The minimum acceptable underlying limits are \$1,000,000/\$2,000,000 for general liability, \$1,000,000 for automobile, \$100/100/500,000 for employers liability, and \$1,000,000/\$2,000,000 for the professional liability, directors and officers, errors and omissions or other miscellaneous exposures. Consequently, the excess factors for underlying limits lower than the new minimum underlying limits are being withdrawn.

The minimum premium structure is amended to reflect minimums by catastrophe group (low, moderate or high) only. The previous structure of assigning minimums by the underlying GL product (i.e. BOP, CBOP, GL) will be withdrawn.

The minimum premiums have been divided to reflect minimums by umbrella layer. The minimum premiums for the layers above \$1,000,000 are less than the \$1,000,000 layer. In general, most insureds with a higher layer MP policy will experience a decrease in premium. This varies by state according to the former minimum premiums.

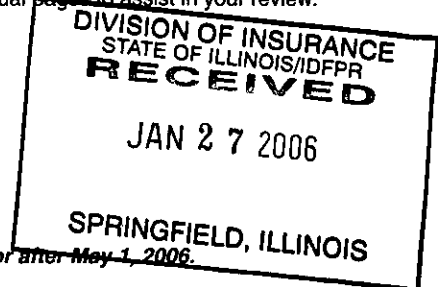
These changes result in an overall rate impact -5.4%. Attached you will find revised manual pages to assist in your review.

Attached: (IL) CU-HE-3, Fourth Reprint, May 2006
 (IL) CU-HE-4 and (IL) CU-HE-5, Third Reprint, May 2006
 (IL) CU-HE-6 and (IL) CU-HE-7, Second Reprint, May 2006
 (IL) CU-HE-8, Original Printing, May 2006

Withdrawn: (IL) CU-HE-3, Third Reprint, February 2006
 (IL) CU-HE-4 and (IL) CU-HE-5, Second Reprint, February 2006
 (IL) CU-HE-6 and (IL) CU-HE-7, First Reprint, November 2005

Rule of application: These changes shall be applicable to all policies effective on or after May 1, 2006.

Your favorable consideration will be appreciated. The duplicate copy may be used for an approval copy for our file.



Harleysville Lake States Insurance Company

Name of Company

Sherry Walter

Sherry Walter
State Filing Analyst

Official - Title

SUMMARY SHEETChange in Company's premium or rate level produced by rate revision effective May 1, 2006

(1) <u>Coverage</u>		(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1.	Automobile Liability		
	Private Passenger		
	Commercial		
2.	Automobile Physical Damage		
	Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other <u>Boatowners</u>	<u>941,190</u>	<u>-15.8%</u>
	<u>Line of Insurance</u>		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

None

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

See Explanatory Memo.

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will result from application of new rates.

Hastings Mutual Insurance Co.
Name of Company

Joy Endres
Product Analyst Trainee
Official - Title

SUMMARY SHEET

Change in Company's premium or rate level produced by rate
revision effective March 1, 2006

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+or-)**</u>
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical		
Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other <u>Artisan Cont.</u>	<u>\$868,035</u>	<u>-4.8%</u>
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes ? If so, specify :

Applies to all territories and all classes

Brief description of filing. (If filing follows rates of an advisory organization, specify organization) :
Adjusting base rates, decreasing policy writing minimum premiums, introducing 2 new class codes
and removing 1 existing class code.

* Adjusted to reflect all prior rate changes.

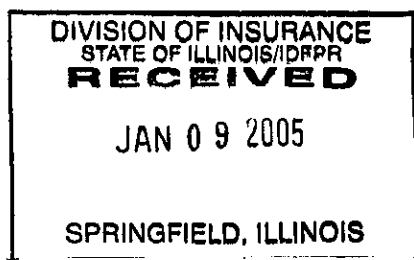
** Change in Company's premium level which will
result from application of new rates.

The Ohio Casualty Insurance Company

Name of Company

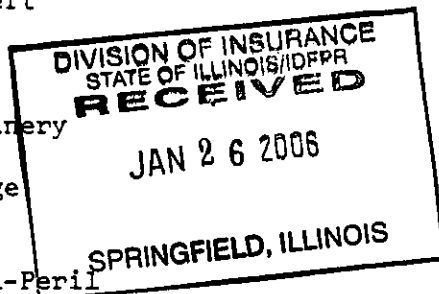
Joe Allen – Product Staff Underwriter

Official - Title



Change in Company's premium or rate level produced by rate revision
effective 3-15-06 New; 5-1-06 Renewal.

(1)	(2)	(3)
<u>Coverage</u>	<u>Annual Premium Volume (Illinois)*</u>	<u>Percent Change (+ or -)**</u>
1. Automobile Liability Private Passenger Commercial		
2. Automobile Physical Damage Private Passenger Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other <u>Commercial Umbrella</u> Line of Insurance	\$2,810,771	+9.6%



Does filing only apply to certain territory (territories) or certain classes? If so,
specify: No

Brief description of filing. (If filing follows rates of an advisory organization, specify
organization): Rate Revision

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will
result from application of new rates.

PEKIN INSURANCE COMPANY
Name of Company

Robert M. McGann
Official - Title

R.M. McGann - Directory of Pricing & Regulatory Filings,
Assistant Secretary

ILLINOIS DEPARTMENT OF INSURANCE SUMMARY SHEET

Change in company's premium or rate level produced by rate revision effective

4/1/2006

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)</u>
1. Automobile Liability Private		
Passenger Commercial		
2. Automobile Physical Damage		
Private Passenger Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
P & C Agents Professional Liability	6,882,601	-10.0% - Cook County
Line of Insurance		-10.0% - Rest of State

Does filing only apply to certain territory (territories) or certain classes? If so, specify :
Please Refer to Above Distribution

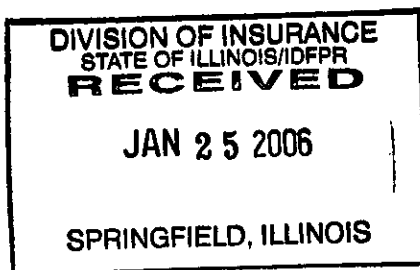
Brief description of filing . (If filing follows rates of an advisory organization, specify organization):
Rate Revision Open Brokerage Coverage Units for Professionals Program

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new rates.

Westport Insurance Corporation
Name of company

Cindy Knoll - Regulatory Specialist
Official-Title



ILLINOIS DEPARTMENT OF INSURANCE SUMMARY SHEET

Change in company's premium or rate level produced by rate revision effective

4/1/2006

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)</u>
1. Automobile Liability Private Passenger Commercial		
2. Automobile Physical Damage Private Passenger Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other <u>P & C Agents Professional Liability</u>	6,882,601	-10.0% - Cook County
<u>Line of Insurance</u>		-10.0% - Rest of State

Does filing only apply to certain territory (territories) or certain classes? If so, specify :
Please Refer to Above Distribution

Brief description of filing . (If filing follows rates of an advisory organization, specify organization) :
Rate Revision Independent Insurance Agents Professional Liability Package

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new rates.

Westport Insurance Corporation
Name of company

Cindy Knoll - Regulatory Specialist
Official-Title

